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UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire

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Attorneys for Secured Creditor

The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the

CWABS, Inc., Asset-Backed Certificates, Series 2007-9

In Re:

Tyrone A. Johnson,

Debtor.

of 4

Order Filed on July 5, 2018 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: <u>16-18610 KCF</u>

Adv. No.:

Hearing Date: 7/11/18 @ 9:00 a.m.

Judge: Katherine C. Ferguson

ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED.**

DATED: July 5, 2018

Honorable Kathryn C. Ferguson United States Bankruptcy Judge

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Debtor: Tyrone A. Johnson Case No: 16-18610 KCF

Caption of Order: ORDER CURING POST-PETITON ARREARS & RESOLVING CERTIFICATION

OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-9, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 335 Yale Rd, Pemberton, NJ, 08068, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Brad J. Spiller, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of June 12, 2018, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due July 2017 through June 2018 for a total post-petition default of \$18,189.53 (11 @ \$1,522.11, 1 @ \$1,485.16 less \$38.84 in suspense); and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$6,000.00 to be received no later than June 30, 2018; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that the balance of the arrears in the amount of \$12,189.53 will be paid by Debtor remitting \$2,031.00 per month in addition for five months and \$2,034.53 for one month to the regular monthly mortgage payment, which additional payments shall begin on July 1, 2018 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular mortgage payments are to resume July 1, 2018, directly to Secured Creditor's servicer Specialized Loan Servicing LLC, PO Box 60535, City of Industry CA 91716-0535 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

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Debtor: Tyrone A. Johnson Case No: 16-18610 KCF

Caption of Order: ORDER CURING POST-PETITON ARREARS & RESOLVING MOTION FOR

RELIEF FROM STAY

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor's Certification of Default is hereby resolved.

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United States Bankruptcy Court District of New Jersey

In re: Tyrone A. Johnson Debtor Case No. 16-18610-KCF Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 1 Date Rcvd: Jul 06, 2018 Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 08, 2018.

db +Tyrone A. Johnson, 335 Yale Road, Pemberton, NJ 08068-1734

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. $\,$ TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 08, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 6, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo docs@russotrustee.com

Andrew Thomas Archer on behalf of Debtor Tyrone A. Johnson aarcher@brennerlawoffice.com, bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com

Brad J. Spiller on behalf of Debtor Tyrone A. Johnson bankruptcy@brennerlawoffice.com, aarcher@brennerlawoffice.com

Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-9 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Francesca Ann Arcure on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-9 NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com

Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC as servicing agent for The Bank of New York Mellon FKA The Bank of New York, as Trustee for the Certificateholders of CWABS, Inc., Asset-Backed Certificates, Series 2007 NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com

Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent for The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com

John R. Morton, Jr. on behalf of Creditor Americaedit Financial Services, Inc., d/b/a GM Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

TOTAL: 9